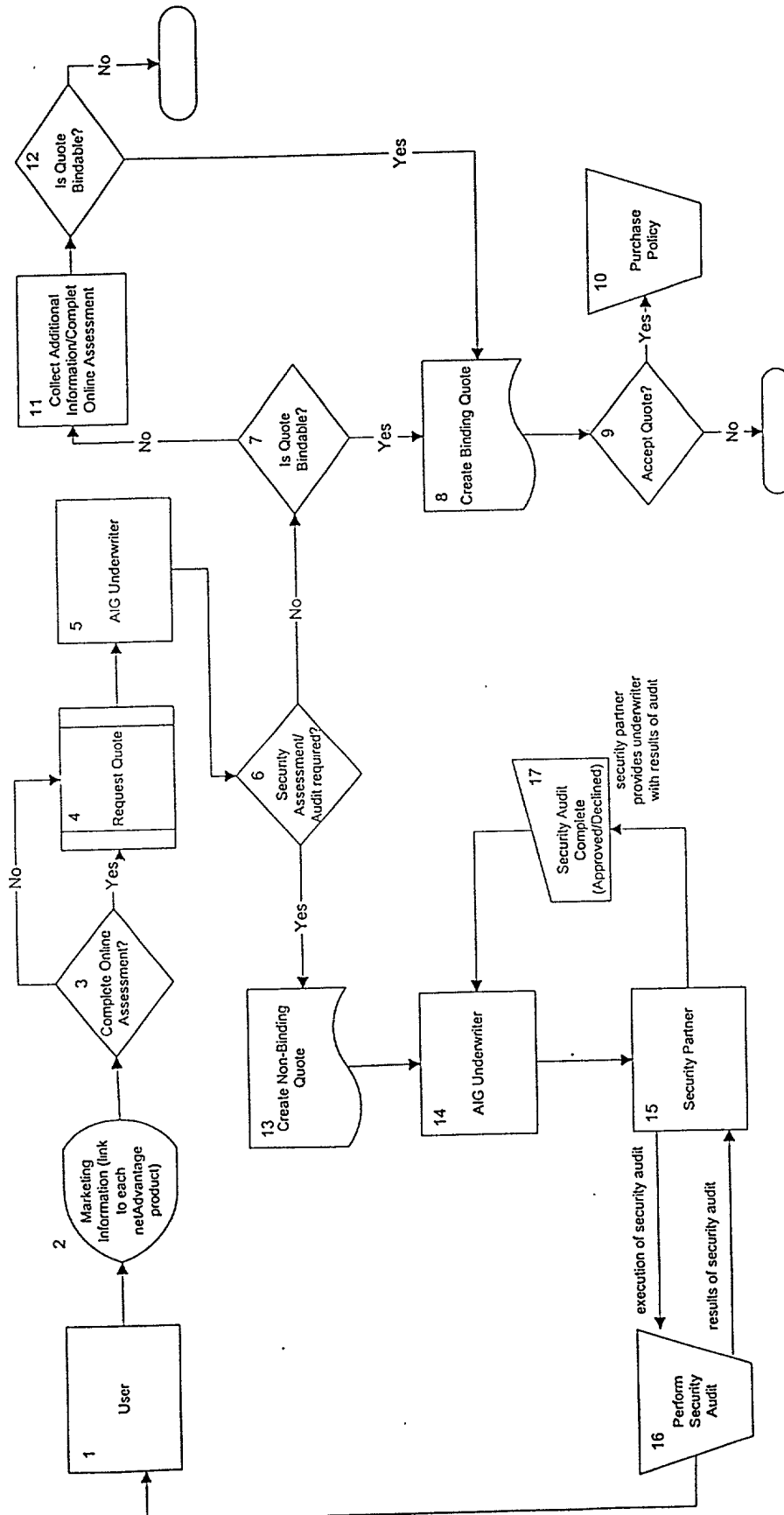


Figure 1



**Figure 2**

Premium Rating Engine

